

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-10374-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Francisco Baluarte  
aka Francisco G Baluarte  
230 N 12th Stret  
Kenilworth, NJ 07033

Social Security No.:

xxx-xx-1090

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 6/20/19  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: May 10, 2019

JAN: jf

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Francisco Baluarte  
 Debtor

Case No. 19-10374-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 132

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: May 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2019.

db	+Francisco Baluarte, 230 N 12th Stret, Kenilworth, NJ 07033-1160
cr	+Thrift Investment Corporation, 720 King George's Post Road P.O. Box 538, Fords, NJ 08863-0538, UNITED STATES 08863-0538
517957734	+KML Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
517957736	+Silder Baluarte, 722 Adams Avenue, Elizabeth, NJ 07201-1633
517957739	+Thrift Investment Corporation, 720 King George Post Road, Fords, NJ 08863-1985

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov May 11 2019 00:02:56 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 11 2019 00:02:50 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+E-mail/PDF: gecsedirecoverycorp.com May 10 2019 23:59:39 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517957731	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 10 2019 23:59:44 Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
518044952	+E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 11 2019 00:10:43 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517957732	+E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 11 2019 00:02:39 Comenitycb/zales, P.O. Box 182120, Columbus, OH 43218-2120
518126086	E-mail/Text: bankruptcy.bnc@ditech.com May 11 2019 00:02:29 Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
517957733	+E-mail/Text: bankruptcy.bnc@ditech.com May 11 2019 00:02:29 Ditech Mortgage, P.O. Box 6172, Rapid City, SD 57709-6172
517957735	+E-mail/Text: bncnotices@becket-lee.com May 11 2019 00:02:01 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
518071372	E-mail/Text: bnc-quantum@quantum3group.com May 11 2019 00:02:45 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517957737	+E-mail/Text: clientservices@simonsagency.com May 11 2019 00:03:40 Summit Radiological, c/o Simons Agency Inc, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
517958962	+E-mail/PDF: gecsedirecoverycorp.com May 10 2019 23:59:13 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517957738	E-mail/Text: bankruptcy@td.com May 11 2019 00:03:00 Td Bank N.a., 32 Chestnut St, Lewiston, ME 04240
518072759	+E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 11 2019 00:10:09 Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
	TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 12, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2019 at the address(es) listed below:

Antonio R. Espinosa	on behalf of Debtor Francisco Baluarte	Andespbk@gmail.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC	dcarlon@kmlawgroup.com,
		bkggroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Thrift Investment Corporation	
		ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC	kmcdonald@kmlawgroup.com,
		bkggroup@kmlawgroup.com

District/off: 0312-2

User: admin  
Form ID: 132

Page 2 of 2  
Total Noticed: 19

Date Rcvd: May 10, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Kevin Gordon McDonald on behalf of Creditor Loan Care Servicing Center, Inc.  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7